

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written(5)	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$655,214	17.36%	\$666,040	\$593,345	89.09%	161,693
2	Regence Blue Shield	53902	WA	HCSC	\$465,726	12.34%	\$475,667	\$372,895	78.39%	488,637
3	Pacificare of WA Inc	48038	WA	HCSC	\$416,815	11.05%	\$416,473	\$370,736	89.02%	57,854
4	Premiera Blue Cross	47570	WA	HCSC	\$368,212	9.76%	\$381,939	\$307,543	80.52%	184,938
5	Community Health Plan of WA	47049	WA	HCSC	\$348,777	9.24%	\$359,238	\$305,915	85.16%	189,122
6	Molina Healthcare of WA Inc	96270	WA	HMO	\$319,548	8.47%	\$319,201	\$252,922	79.24%	177,279
7	Washington Dental Service	47341	WA	HCSC	\$313,640	8.31%	\$314,145	\$279,897	89.10%	813,900
8	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$132,578	3.51%	\$132,575	\$127,071	95.85%	24,122
9	LifeWise Health Plan of WA	52633	WA	HCSC	\$85,692	2.27%	\$83,695	\$54,298	64.88%	48,057
10	Columbia United Providers Inc	47047	WA	HCSC	\$72,806	1.93%	\$73,906	\$62,445	84.49%	40,433
11	American Family Life Asr Co Columbus	60380	NE	L&D	\$47,001	1.25%	\$47,944	\$20,138	42.00%	
12	Sterling Life Ins Co	77399	IL	L&D	\$41,401	1.10%	\$41,586	\$27,815	66.89%	
13	KPS Health Plans	53872	WA	HCSC	\$41,142	1.09%	\$40,997	\$34,752	84.77%	18,118
14	General Electric Capital Assur Co	70025	DE	L&D	\$34,880	0.92%	\$38,343	\$18,677	48.71%	
15	State Farm Mut Auto Ins Co	25178	IL	P&C	\$25,329	0.67%	\$23,920	\$15,293	63.93%	
16	Bankers Life & Cas Co	61263	IL	L&D	\$24,953	0.66%	\$25,166	\$11,459	45.53%	
17	Life Investors Ins Co Of Amer	64130	IA	L&D	\$18,804	0.50%	\$18,591	\$5,427	29.19%	
18	Vision Service Plan	47317	WA	HCSC	\$18,387	0.49%	\$18,474	\$22,415	121.33%	1,103,601
19	Willamette Dental of WA Inc	47050	WA	HCSC	\$16,446	0.44%	\$16,348	\$14,648	89.60%	58,143
20	Combined Ins Co Of Amer	62146	IL	L&D	\$14,330	0.38%	\$14,514	\$5,580	38.45%	
21	Regence BCBS OR	54933	OR	HCSC	\$12,746	0.34%	\$11,346	\$8,641	76.16%	6,553
22	Provident Life & Accident Ins Co	68195	TN	L&D	\$12,164	0.32%	\$12,545	\$12,946	103.20%	
23	Northwestern Mut Life Ins Co	67091	WI	L&D	\$10,336	0.27%	\$10,671	\$7,989	74.87%	
24	Conseco Senior Health Ins Co	76325	PA	L&D	\$10,250	0.27%	\$11,278	\$8,021	71.13%	
25	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$10,038	0.27%	\$10,216	\$3,917	38.34%	
26	Continental Cas Co	20443	IL	P&C	\$9,986	0.26%	\$2,469	\$15,404	623.99%	
27	Valley Forge Life Ins Co	70211	PA	L&D	\$9,947	0.26%	\$10,120	\$1,795	17.74%	
28	Aetna Health Inc	47060	WA	HCSC	\$9,785	0.26%	\$9,903	\$6,224	62.85%	4,217
29	Mutual Protective Ins Co	31119	NE	L&D	\$9,624	0.26%	\$9,711	\$8,112	83.54%	
30	Thrivent Financial For Lutherans	56014	WI	F	\$9,264	0.25%	\$9,165	\$2,879	31.41%	
31	USAA Life Ins Co	69663	TX	L&D	\$9,195	0.24%	\$9,186	\$6,249	68.03%	
32	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8,889	0.24%	\$9,083	\$6,305	69.41%	
33	Regence Life & Health Ins Co	97985	OR	L&D	\$8,549	0.23%	\$8,547	\$5,565	65.10%	
34	IDS Life Ins Co	65005	MN	L&D	\$8,372	0.22%	\$8,368	\$2,872	34.32%	
35	Fortis Ins Co	69477	WI	L&D	\$8,210	0.22%	\$8,342	\$5,069	60.76%	
36	Paul Revere Life Ins Co	67598	MA	L&D	\$7,338	0.19%	\$7,646	\$8,623	112.77%	
37	John Hancock Life Ins Co	65099	MA	L&D	\$7,030	0.19%	\$7,353	\$2,479	33.72%	
38	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$6,450	0.17%	\$6,381	\$6,271	98.28%	16,623
39	Massachusetts Mut Life Ins Co	65935	MA	L&D	\$6,373	0.17%	\$6,058	\$7,577	125.07%	
40	Stonebridge Life Ins Co	65021	VT	L&D	\$6,240	0.17%	\$6,265	\$1,546	24.68%	
All 267 Other Companies					\$131,168	3.48%	\$130,301	\$80,486	161.89%	31,096
Totals (Loss Ratio is average)(4)					\$3,773,633	100.00%	\$3,813,719	\$3,112,242	81.61%	3,424,386

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC, F=Fraternel, (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington (5)Premiums written for HMO, HCSC and LHCSC is Premiums Collected.